



## Be SMART Home Loan Pre-Qualification Form

The Be SMART Home Loan Program offers innovative financing to improve home energy efficiency through replacement and upgrading of appliances, systems, and whole house envelope improvements to communities across the Maryland. The Be SMART Home Loan Program offers two types of financing:

### Be SMART Home ENERGY STAR Loans

**Up to \$15,000 at 6.99% for 3, 5, or 10 year term**

Unsecured loans for energy efficient replacement of appliances and equipment including but not limited to: refrigerators, freezers, dishwashers and clothes washers; heat pumps, furnaces, boilers and air conditioners; insulation in attics, ceilings, walls and floors; windows and doors, ventilation fans and programmable thermostats.

### Be SMART Home Complete Loans

**Up to \$15,000 at 4.99% for 3, 5, or 10 year term**

Unsecured loans for whole house, energy efficiency improvements and weatherization based on a certified energy audit. Audit recommendations to maximize energy efficiency throughout the home could include: air infiltration reduction measures, such as air tight windows and doors; increased insulation; hot water system improvements; heating systems maintenance or replacement; and appliance replacement.

### Eligibility Requirements:

- Verification of income
- Credit score of 640 or greater
- Debt-to-income ratio of up to 50%

## Get Started Now!

1. Submit Be SMART Home Pre-Qualification Form to the Department of Housing and Community Development.
2. Schedule a home energy audit. (Be SMART Home Complete ONLY; Be SMART Home ENERGY STAR skip to #4)
3. Receive home energy audit report and Be SMART Home application with program guidelines and eligible uses.
4. Contact a Be SMART Eligible Contractor to receive estimate for your energy efficiency improvements.
5. Submit Be SMART Home Loan Application with supporting documentation including a detailed estimate to DHCD.
6. DHCD processes your Be SMART Home loan application; approval is based on your energy efficiency plans, satisfactory credit and affordability.
7. Upon loan approval your Be SMART Contractor performs the energy efficiency improvements.
8. The Be SMART Contractor is paid by DHCD when the work is completed to your satisfaction and a DHCD inspector confirms that work has been completed to specifications.

*Please return pre-qualification form to:*

Jennifer Woolums, Be SMART Home Loan Program  
**Maryland Department of Housing and Community Development**  
100 Community Place, 4<sup>th</sup> Floor  
Crownsville, Maryland 21032  
Telephone: (410) 514-7618 • Fax: (410) 987-8763  
Email: [BeSMARTHome@mdhousing.org](mailto:BeSMARTHome@mdhousing.org)  
Website: [www.mdhousing.org/BeSMART](http://www.mdhousing.org/BeSMART)

## Be SMART Home Loan Pre-Qualification Form

### Part 1 – Applicant's Information

Applicant's Name:		Co-Applicant's Name:
Applicant's Social Security Number:		Co-Applicant's Social Security Number:
Applicant's Date of Birth (mm/dd/yyyy):		Co-Applicant's Date of Birth (mm/dd/yyyy):
Home Telephone Number:		Alternative Telephone Number:
Preferred Email Address:		Alternative Email Address:
Property Address:		
City:	State:	Zip Code:

### Part 2 – Financial Statement

Monthly Gross Income Applicant: \$		Monthly Gross Income Co-Applicant: \$
Monthly Mortgage Payment (PITI): (monthly principal, interest, taxes, and insurance) \$		Total Monthly Payments on Long Term Debt: (car loans, student loans, credit cards, etc.) \$
Type of Loan: <input type="checkbox"/> Be SMART Home ENERGY STAR (6.99%) <input type="checkbox"/> Be SMART Home Complete (4.99%)		
Estimated Loan Amount: \$		Preferred Term (3, 5 or 10 years):

### Part 3 – Applicant Certification and Signature

The information requested in this Pre-Qualification Application form by the Department of Housing and Community Development (the "Department") is necessary to determine if you meet the basic eligibility requirements for a Be SMART Home loan and is not an offer to extend credit to you. Your eligibility for financing will be determined by the Department only upon receipt and review of a complete loan application. Your failure to disclose this information may result in the Department determining that you do not meet the basic eligibility requirements for a loan. Any person who knowingly makes, or causes to be made, a false statement or representation relative to this Pre-Qualification Application may be subject to criminal prosecution, a fine of up to \$5,000 and/or imprisonment up to two years and if a loan has been made, immediate call of the loan requiring payment in full of all amounts disbursed, pursuant to Housing and Community Development Article, Section 4-933, Annotated Code of Maryland.

I/We authorize the Program or its agent to obtain credit information for the purpose of evaluating this application and disclose this same information to local agencies participating in the Program and/or a private lending institution agreeing to participate in the loan.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

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### Part 4 – Customer Consent to Obtain Household Energy Information

The Maryland Department of Housing and Community Development (DHCD) works with partners to finance housing opportunities and revitalize great places for Maryland citizens to live, work and prosper. As part of this mission, DHCD has a number of programs that are geared towards making Maryland homes and businesses more comfortable, efficient, and affordable through energy savings measures.

**WHY WE NEED A RELEASE** – For our energy efficiency programs to be successful, DHCD will need to compare energy usage before and after the efficiency improvements. To understand how effective these measures are in reducing your energy bills, we will need access to actual energy usage data for your home, as well as data on energy saving measures installed in your home. This data will allow us to more accurately personalize energy savings estimates for home energy improvements provided by participating contractors, ensure that installed measures are delivering the expected energy savings, and allow us to provide feedback to you on energy reductions. This data will also be used by the U.S. Department of Energy's (DOE) and our own program research staff for program evaluation purposes. We take the security and privacy of your information very seriously. We will never sell, rent, or otherwise release personal data to outside parties.

### Utility and Energy Supplier Information

Utility: \_\_\_\_\_ Account #: \_\_\_\_\_

Electric Utility: \_\_\_\_\_ Account #: \_\_\_\_\_

Other Fuel Supplier: \_\_\_\_\_ ☐ Oil ☐ Propane Account #: \_\_\_\_\_

### Utility and Energy Supplier and Program Information Release

**ENERGY USAGE INFORMATION RELEASE** – As the account holder, I hereby authorize and give permission to the utilities and fuel or energy suppliers named above to release account and energy usage information (including my name, address, account number, and usage or consumption information) to DHCD, for confidential use in connection with calculating energy savings estimates and evaluating the effectiveness of the program. This permission is given for the monthly and total amount of energy used by my household.

**PROGRAM DATA RELEASE** – As a participant in a DHCD program, I hereby authorize DHCD to access my program data and release it to DOE for confidential use in connection with calculating energy savings estimates and evaluating the effectiveness of its program.

**RELEASE PERIOD** – This authorization covers the period starting 24 months before the date below and ending 24 months after the date below. I may revoke this authorization by written notice to Community Development Administration, Maryland DHCD, 100 Community Place, Crownsville, MD 21108.

**CONSENT** – I understand and agree that my account information (including my name, address, account number, and usage or consumption information) will be provided to DHCD by the above-named utilities and fuel or energy suppliers for the sole and limited purpose of evaluating energy conservation measures. DHCD and DOE will protect the confidentiality of this information the same as it does for their own customer or other confidential information. By signing this release, I authorize the above-named utilities and fuel or energy suppliers to release my customer account information to DHCD and for DHCD to release this information to DOE. An electronic copy of this authorization may be accepted with the same authority as the original.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Utility Service Address (if different): \_\_\_\_\_